

## Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

Case No.: 18-15108-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony R. Navilio  
193 Emerson Lane  
Barnegat, NJ 08005

Susan Navilio  
193 Emerson Lane  
193 Emerson Lane  
Barnegat, NJ 08005

Social Security No.: xxx-xx-1961 xxx-xx-7638

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on November 23, 2018 and a confirmation hearing on such Plan has been scheduled for March 26, 2019.

The debtor filed a Modified Plan on March 20, 2019 and a confirmation hearing on the Modified Plan is scheduled for April 23, 2019 @ 10:00. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 21, 2019

JAN: wdr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Anthony R. Navilio  
Susan Navilio  
Debtors

Case No. 18-15108-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 62

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db/jdb	+Anthony R. Navilio, Susan Navilio, 193 Emerson Lane, Barnegat, NJ 08005-2245
cr	+CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+De Lage Landen Financial Services, Inc., Four Greentree Centre, 601 Rte. 73 North, Suite 305, Marlton, NJ 08053, UNITED STATES 08053-3475
517389861	+BHG Bankers Healthcare Group, Apex Cardmember Services, PO Box 332509, Murfreesboro, TN 37133-2509
517389860	+Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517389862	+Bob's Bay Marina, 459 E. Bay Ave., Barnegat, NJ 08005-2476
517922494	+Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517389865	+Cbusasears, Citicorp Credit Svrs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517956731	+Chrysler Capital, P.O. BOX 961275, FORT WORTH, TX 76161-0275
517389866	+Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
517971704	+De Lage Landen Financial Services, Att: Allison L Domowitch, 601 Route 73 N Ste 305, Marlton, NJ 08053-3475
517968439	De Lage Landen Financial Services, Inc., c/o Allison L. Domowitch, Esquire, Fleischer, Fleischer & Suglia, 4 Greentree Centre, 601 Rte. 73 N., Ste. 305, Marlton, NJ 08053
517389868	+De Lage Landen Financial Services, Inc., Fleischer, Fleischer & Suglia, PC, 601 Route 73 North, Suite 305, Marlton, NJ 08053-3475
517389867	De Lage Landen Financial Services, Inc., Att: Kenneth Jones, 1111 Old Eagle School Rd., Wayne, PA 19087-1453
517968720	+Deutsche Bank National Trust Company, as Trustee,, Select Portfolio Servicing Inc, POB 65250, Salt Lake City, UT 84165-0250
517880207	++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 (address filed with court: FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953)
517917616	+Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
517389871	+Forecastle Properties LLC, 1580 Lakewood Rd, Unit 16A, Toms River, NJ 08755-3287
517389873	+Forecastle Properties, LLC, 1580 Lakewood Rd, Unit 16A, Toms River, NJ 08755-3287
517389874	+Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
517389875	+Keystone Dental, INC., 154 Middlesex Turnpike, Burlington, MA 01803-4403
517389878	+ML Factors, 456A Central Ave. # 129, Cedarhurst, NY 11516-1927
517902250	Navient Solutions, LLC on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
517389880	+New Century Mortgage C, 18400 Von Karman Ave Ste, Irvine, CA 92612-1514
517389881	+Oxford Health, PO Box 29135, Hot Springs, AR 71903-9135
517389884	+Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
517389885	Rymr&flnign, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
517389886	+Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
517389888	+State of NJ, Division of Taxation, PO Box 245, Attn: Bankruptcy Unit, Trenton, NJ 08602-0245
517389891	+Straumann USA LLC, 60-100 Minuteman Rd., Andover, MA 01810-1008
517879255	+TD Bank, Att: Richard Tracy, 30 Montgomery St, Suite 1205, Jersey City, NJ 07302-3835
517877195	+TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517889014	+VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517389895	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517967420	+Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
517948879	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517389899	+Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
517969492	+Westgate Lakes Owners Assoc Inc, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965
517389900	Wffnatbank, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
517389901	+Womans Health, 400 South 10th ST., Emmaus, PA 18098-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 21 2019 23:46:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 21 2019 23:46:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517389859	+E-mail/Text: bnc-capiro@quantum3group.com Mar 21 2019 23:46:13 Assetcarellc/capiopart, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484
517913238	+E-mail/Text: bankruptcy@pnfp.com Mar 21 2019 23:46:44 Bankers Healthcare Group c/o Pinnacle Bank, 150 3rd Ave South Ste 900, Nashville, TN 37201-2034
517389863	+E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 21 2019 23:47:05 Caliber Home Loans, In, 13801 Wireless Way, Oklahoma City, OK 73134-2500
517962375	+E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 21 2019 23:47:05 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 73134-2500
517389864	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:48:13 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-3

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517864346 E-mail/Text: mrdiscen@discover.com Mar 21 2019 23:45:29 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
517389869 +E-mail/Text: mrdiscen@discover.com Mar 21 2019 23:45:29 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
517389870 +E-mail/Text: collectionbankruptcies.bancorp@53.com Mar 21 2019 23:46:46 Fifth Third Bank,  
Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803  
517389876 +E-mail/Text: bncnotices@becket-lee.com Mar 21 2019 23:45:34 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517389877 E-mail/Text: legal@mckcap.com Mar 21 2019 23:45:25 McKenzie Capital, LLC, 3390 Mary ST.,  
Suite 305, Miami, FL 33133  
517389879 +E-mail/PDF: pa\_dc\_claims@navient.com Mar 21 2019 23:48:14 Navient, Attn: Bankruptcy,  
Po Box 9500, Wilkes-Barre, PA 18773-9500  
517389883 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:49:15  
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
517966351 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:49:11  
Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067,  
Norfolk VA 23541  
517389882 +E-mail/Text: bankruptcy@pnfp.com Mar 21 2019 23:46:44 Pinnacle Bank, 114 W College St,  
Murfreesboro, TN 37130-3501  
517866072 E-mail/Text: bnc-quantum@quantum3group.com Mar 21 2019 23:46:09  
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
517933536 +E-mail/Text: bankruptcy@swmc.com Mar 21 2019 23:46:24 SUN WEST MORTGAGE COMPANY,  
6131 ORANGETHORPE AVENUE, SUITE 500, BUENA PARK, CA 90620-4903  
517389892 +E-mail/Text: bankruptcy@swmc.com Mar 21 2019 23:46:25 Sun West Mortgage Co I,  
18303 Gridley Rd, Cerritos, CA 90703-5400  
517389893 E-mail/Text: bankruptcy@td.com Mar 21 2019 23:46:21 TD Bank, 32 Chestnut St.,  
Lewiston, ME 04240  
517389894 E-mail/Text: bankruptcy@td.com Mar 21 2019 23:46:21 TD Bank, N.A., Attn: Bankruptcy,  
32 Chestnut St., Lewiston, ME 04243  
517389897 +E-mail/Text: vci.bkcy@wccredit.com Mar 21 2019 23:46:26 Volkswagen Credit, Inc, Po Box 3,  
Hillsboro, OR 97123-0003

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517389872 Ford Motor Credit, PO Box 542000, NE 68151  
517389887 State of New Jersey D, Division of Taxation  
cr\* +Forecastle Properties, LLC, 1580 Lakewood Road, Unit 16A, Toms River, NJ 08755-3287  
517881016\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Co LLC, POB 62180,  
Colorado Springs, CO 80962)  
517389889\* +State of NJ, Division of Taxation, PO Box 245, Attn: Bankruptcy Unit,  
Trenton, NJ 08602-0245  
517389890\* +State of NJ, Division of Taxation, PO Box 245, Attn: Bankruptcy Unit,  
Trenton, NJ 08602-0245  
517389896\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
517389898\* +Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

TOTALS: 2, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

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Form ID: 186

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Date Rcvd: Mar 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Allison L Domowitch on behalf of Creditor De Lage Landen Financial Services, Inc.  
adomowitch@fleischerlaw.com  
Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
David A. Semanchik on behalf of Debtor Anthony R. Navilio info@semanchiklaw.com  
David A. Semanchik on behalf of Joint Debtor Susan Navilio info@semanchiklaw.com  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Jill Manzo on behalf of Creditor SUN WEST MORTGAGE COMPANY, INC. bankruptcy@feinsuch.com  
Kevin Gordon McDonald on behalf of Creditor VW Credit Leasing, Ltd kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Lori C. Greenberg on behalf of Creditor Forecastle Properties, LLC lorijdcpa@gmail.com,  
mtmaddenjd@gmail.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Rebecca Ann Solarz on behalf of Creditor Fifth Third Bank rsolarz@kmllawgroup.com  
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in  
trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Mortgage  
Pass-Through Certificates, Series 2007- HE2 DMcDonough@flwlaw.com  
Sherri Jennifer Smith on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15